



MONTHLY HOME LOAN STATEMENT

0031634 01 MB 0.388 **AUTO - T8 0.0977 80373-8356
MSR CC AG 0000-0-2 M18414 IN 4 P31865

THOMAS & KAREN ISCHKUM
1302 BECKETT CIRCLE
SCHAUMBURG, IL 60173-6556



10.0 20.0 30.0 40.0 50.0 60.0 70.0 80.0 90.0 100.0

Account Number 159453776

Property address
366 N Central Avenue

Statement date
09/19/2007

1 of 2

**Online payments
& account details: customers.countrywide.com**
General information: countrywide.com
Customer Service: 1-800-669-6607
**New home loan,
refinance or
home equity loans: 1-888-548-0288**

CUSTOMER BULLETIN

Consolidate debt and access cash at a lower interest rate.

Apply to trade in your credit card and other higher-interest-rate debt for a lower interest rate and single monthly payment with a Cash-out Refinance loan.¹ You may be able to:

- ✓ LOWER your interest rate
- ✓ EXPEDITE your application process with our exclusive *Fastrack* program
- ✓ REDUCE overall monthly debt payments
- ✓ SAVE money on interest by decreasing the total amount of monthly interest charges you pay

Call your Personal Loan Consultant now, toll-free, at 1-800-493-5570, then press 2.
7am-10pm (Mon-Fri) and 8am-7pm (Sat & Sun) CST
Or visit www.mycountrywideoffers.com/refinance8.

The relative benefits of a consolidation loan may vary over time and will depend on individual circumstances. The longer the loan is kept at a new lower rate, the more interest savings can be realized when compared to your current situation. The repayment period of a mortgage loan can generally be shortened when additional funds above scheduled monthly mortgage payments are consistently paid and applied to reduce the loan balance. Program guidelines subject to change. Some products not available in all states. This is not a commitment to lend. All rights reserved. Minnesota loans will be made by Countrywide Bank, FSB through its home loan financial centers. 18414

HOME LOAN SUMMARY		Home loan overview as of 09/19/2007	Amount due on 11/01/2007 as of 09/19/2007
Principal balance		\$138,600.00	\$037.38
Late Charge if payment received after 11/16/2007		\$41.87	
<i>Date</i>		<i>Payments received</i>	
09/17/2007		\$837.38	

NOTICES

Want more flexibility? Countrywide's online payment service, **MortgagePay on the Web**, allows you to make your payments around the clock. Visit customers.countrywide.com and check out the demo to see just how easy it is.

Payments By Phone. If you pay by phone, there is a \$15 fee prior to the late payment date, or if more than one payment is made. For a single late payment, a \$9 fee is charged after the late payment date.

Calls may be monitored or recorded to ensure quality service.
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.



► FDIC Insured to the regulatory maximum
Apply online at CountrywideBank.com

EXHIBIT

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NOV-08-2010 02:09



Account Number 159480747

Statement date
09/17/2007

1 of 2

MONTHLY HOME LOAN STATEMENT

0054232 01 AT 0.33% **AUTO .78 0.0973 60173-6556
 MSR CC AD 000000000-0-2-- MS0000 IN 4 P54268

THOMAS & KAREN ISCHKUM
 1302 BECKETT CIRCLE
 SCHAUMBURG, IL 60173-6556



CUSTOMER BULLETIN

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 minimum
 balance

With a SavingsLinkSM account you can...

- Earn yields that are among the highest in the nation
- Easily transfer funds online to and from other institutions
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Open your SavingsLink account today at countrywidebank.com and learn why Countrywide Bank is - *Today's way to saveSM*.

*Annual Percentage Yield. SavingsLink accounts require \$1,000 minimum to open. SavingsLink tiered APYs for balances are as follows: \$0-\$9,999 is 4.00%; \$10,000-\$49,999 is 5.50%; \$50,000-\$99,999 is 5.50%; \$100,000-\$249,999 is 5.50%; \$250,000 and over is 5.65%. APYs apply to personal accounts only and are accurate as of 8/24/2007 but subject to change thereafter, including after account opening. Fees could reduce earnings on the account. See fee disclosure and account agreement for details. Member FDIC. Equal Housing Lender.

HOME LOAN SUMMARY	Home loan overview as of 09/17/2007		Amount due on 11/01/2007 as of 09/17/2007
	Principal balance	Interest due	
	\$34,601.79	\$18.11	Home loan payment due 11/01/2007
			(see next page for account details)
			\$362.27

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Calls may be monitored or recorded to ensure quality service.
 We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

HOW TO MAKE A PAYMENT

1. Please
 - don't send cash
 - don't staple the check to the payment coupon
 - don't include correspondence
2. Write the account number on the check or money order.

3. Make the check payable to
Countrywide Home Loans
Attn: Remittance Processing
PO BOX 10219
VAN NUYS, CA 91410-0219